

Almost a century ago, Teddy Roosevelt called for health care reform. Since then, six presidents have tried to reform a badly broken system. Because those attempts were not successful, health care costs increased to almost 17 percent of our GDP, contributed to our growing deficit, and left many Americans without coverage. That is why we passed the Affordable Care Act: It cuts costs, and is paid for by law.

We knew that action was necessary for the financial security of our country. Health care reform was the single most important deficit-reduction statute in the last decade.

And because we have put an emphasis on reducing duplicate tests and preventive care to avoid expensive procedures later, the quality of care will improve for everyone.

Reform requires insurers to spend 80 cents of every premium dollar on patient care, rather than administration or profits. By creating virtual shopping markets for insurance, we increase competition to encourage lower premiums. And funds from the stimulus package expand information technology in doctors' offices, saving billions of dollars.

Health care reform generates additional cost-savings by improving Medicare, fighting fraud and waste and ending taxpayer-funded giveaways to private insurers; these Medicare improvements generate approximately \$500 billion without cutting benefits.

Through new incentive systems, targeted grants and legal changes to encourage provider communication, we will improve the quality of care and reduce medical errors. Between 2004 and 2006, medical errors cost Medicare \$8.8 billion.

One of the first beneficiaries of new quality improvement initiatives is New York state. We will be one of eight states to expand our nationally recognized medical homes program. A medical home converges all care in one place, with your primary care physician at the center, so care improves and duplicative tests are eliminated. Instituting medical homes will slash health care costs by \$67 billion annually.

Clearly, the cost-cutting strategies of health care reform are broad and deep. They will reduce the deficit by more than \$100 billion over the next decade, according to the nonpartisan Congressional Budget Office (CBO). Over the next 20 years, it will reduce the deficit by \$1 trillion.

This bill is paid for and certified by the CBO.

Despite the economic and deficit-cutting benefits of health care reform, some have argued that health care reform should be repealed.

It is, therefore, worth asking: What would we lose if it is repealed?

Children with pre-existing conditions would lose the right to insurance.

People with insurance would lose major protections — allowing insurance companies to drop individuals if they get sick or stop paying if people reach a cap.

Seniors would lose big improvements to Medicare, reopening the prescription drug doughnut hole.

All Americans would lose the investments in preventive services — forcing them to once again pay co-pays and deductibles for preventive services such as flu shots or mammograms.

Small businesses would lose \$40 billion in tax credits for those with average salaries of less than \$50,000. The tax credits are available this year, retroactive to January.

Repealing health care reform would be expensive and short-sighted. Thanks to reform, we prevented a trillion-dollar burden from being placed on our children and grandchildren. At the

same time, we improved the quality of care for all, and opened doors to insurance for 32 million more Americans.

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